Sermon Introduction

Imagine a young trader in his late twenties, given extraordinary freedom inside one of the oldest and most respected banks in the world. Nick Leeson began as a clerk and rose quickly at Barings Bank, Britain's oldest merchant bank, founded in 1762 and trusted with accounts for institutions including the British royal family. By 1992 he was running the futures and options operation in Singapore. At first his work was legitimate arbitrage between exchanges in Singapore and Osaka, generating real profits and earning him large bonuses and a strong reputation.

Then something shifted. Leeson began placing larger and larger bets with the bank's capital, far beyond his authorized role. On 16 January 1995 he placed a short straddle on the Nikkei 225 index, a strategy that profits when the market stays relatively stable. In isolation, this was a legitimate market position, a calculated gamble on stability rather than on dramatic movement in either direction. But Leeson was already hiding massive losses from earlier unauthorized trades in a secret account labeled "Error Account 88888." When the Great Hanshin earthquake struck Japan on 17 January 1995, the Nikkei dropped sharply and volatility spiked. The position collapsed. Instead of accepting the loss, Leeson doubled down with even larger unauthorized recovery bets. Within weeks the accumulated losses reached approximately £827 million, roughly 1.4 billion US dollars at the time, wiping out the entire capital of the 233-year-old bank. Barings collapsed on 26 February 1995.

Leeson had not simply made a bad bet. He had exceeded every risk limit, concealed the growing deficit through forgery and false accounting, lied to auditors and to head office in London, and requested hundreds of millions in additional funding under false pretenses. The short straddle itself was a recognized trading technique. What turned the situation criminal was the surrounding pattern of unauthorized activity, deception, and mismanagement of resources entrusted to him. He later pleaded guilty to deceiving the bank's auditors and cheating the Singapore exchange. The earthquake was the catalyst that exposed everything, but it did not create the illegality. The illegality was already present in the web of deceit and the betrayal of fiduciary responsibility.

This story illustrates something we often miss when we talk about risk, gambling, and what counts as sin. The market position involved uncertainty and the possibility of gain or loss. That element alone did not make it sinful. The sin lay in the mismanagement of God-given resources, the unauthorized use of other people's money, the deception, and the refusal to accept consequences. The presence of risk or a calculated market position is not automatically sin. The sin appears when stewardship is abandoned, when

authority is exceeded, when deception replaces transparency, and when personal desperation overrides responsibility to others.

This distinction matters because many of the activities we label as sin today rest on similar misunderstandings. We sometimes treat the existence of risk, the enjoyment of leisure, the use of certain words, or the pursuit of creative expression as inherently wrong, when Scripture actually addresses the heart posture, the effect on others, and the faithful use of what God has entrusted. God has spoken clearly about covetousness, excess, falsehood, and the neglect of responsibility. He has not issued exhaustive lists banning every activity that involves uncertainty or enjoyment.

Over the next few minutes we will reexamine several of these areas under one consistent standard: what God has actually said and demonstrated. We will look at speech, at productive risk and stewardship, at rest and leisure, and at the way extra rules sometimes accumulate beyond the boundaries He has given. Our goal is not to loosen conviction but to anchor it where God has anchored it, so that we walk in genuine freedom and genuine responsibility rather than in man-made burdens.

Let us begin with speech, because the words we use to label these things often reveal whether we are measuring by God’s standard or by our own additions.

I. God Speaks to Categories of the Heart and Effect, Not Exhaustive Lists

The story of Nick Leeson reminds us how quickly we can misidentify the real problem. A market position involving risk was not the sin. The sin was the mismanagement, the deception, and the betrayal of entrusted resources. The same clarity is needed when we talk about speech.

First we must address Paul when he says in Ephesians 4:29, “Let no unwholesome talk come out of your mouths.” This is good pastoral advice but it is not doctrinal. Jesus states that He only taught what God said and did what He observed God doing, in John 5:19 and John 7:16. This comes directly from Deuteronomy 8:3, “man lives by everything that proceeds from the mouth of the Lord.” Jesus didn’t have the authority to create doctrine as Jesus’s doctrine came from the Old Testament. If Jesus didn’t have the authority to create doctrine then neither did the apostles have any authority to create doctrine. If Paul doesn’t declare that God said it or observed God doing it, then it is not doctrinal, including Ephesians 4:29.

When we read what God says, we see that God has never given us an exhaustive list of forbidden words. He has never declared that certain sounds,

slang terms, or vocabulary items are inherently sinful. Instead, He has spoken directly against categories of speech based on their intent, their content, and their effect on others and on our relationship with Him.

Before we look at those specific categories, we need to understand the deeper foundation. God has delegated real creative authority to humanity.

Genesis 1:26 (NASB) records the moment God said, “Let Us make man in Our image, according to Our likeness; and let them rule over the fish of the sea and over the birds of the sky and over the cattle and over all the earth, and over every creeping thing that creeps on the earth.”

This dominion includes the right and responsibility to develop language. We need words in order to think, to form complex ideas, to plan, to create, to worship, and to rule the portion of creation God has placed under our stewardship. Without stable symbols and syntax, higher-order thought becomes severely limited. Scientific understanding of cognition confirms what Scripture demonstrates: language is not optional for human reasoning and rulership. It is essential.

God Himself demonstrated this delegated authority when He brought the animals to Adam.

Genesis 2:19-20 (NASB) says, “Out of the ground the Lord God formed every beast of the field and every bird of the sky, and brought them to the man to see what he would call them; and whatever the man called a living creature, that was its name. The man gave names to all the cattle, and to the birds of the sky, and to every beast of the field…”

Notice what God did. He did not dictate the names. He brought the animals “to see what he would call them.” And then Scripture records that whatever Adam called them, that became its name. God accepted and used the words Adam created. The Creator submitted Himself to the law He had established and honored the linguistic creativity He had delegated to the man made in His image. This was not a minor detail. It was a deliberate act that established human authority over language as part of our calling to rule and develop the earth. Any word we create is legal under the authority God gave us in Genesis 1:26.

Creating words to express thoughts and ideas is therefore not a peripheral freedom. It is part of our sovereign right and responsibility under Genesis 1:26. We need this right in order to develop the ideas required to rule this universe as God created us to do. If God had intended to retain total control over vocabulary, He would not have invited Adam to name the animals and

then accepted those names as valid. The fact that He did so shows that linguistic creativity is part of the dominion He entrusted to us.

This is why any attempt to create an exhaustive list of forbidden words is futile as we will just create another word that means the same thing. When the church or culture tries to ban specific vocabulary as inherently sinful, it is not anchored in the Divine Binary of what God says and demonstrates. It is adding a rule God never gave. Language must be able to develop so that new ideas can be formed, new truths can be expressed, and new generations can think clearly about God, creation, and their responsibilities. Banning words would ultimately hinder the very rulership God has called us to exercise.

At the same time, God has spoken clearly about how we are to use the words we create. He has not left speech without boundaries. He has prohibited categories of speech that damage others or dishonor Him.
Exodus 20:7 (NASB): “You shall not take the name of the Lord your God in vain, for the Lord will not leave him unpunished who takes His name in vain.”

Exodus 20:16 (NASB): “You shall not bear false witness against your neighbor.”

Leviticus 19:16 (NASB): “You shall not go about as a slanderer among your people, and you shall not act against the life of your neighbor; I am the Lord.”

Matthew 12:36-37 (NASB, Jesus speaking): “But I tell you that every careless word that people speak, they shall give an accounting for it in the day of judgment. For by your words you will be justified, and by your words you will be condemned.”

These commands address falsehood that harms others, irreverence toward God, contempt for authority, and speech that flows from a careless or evil heart. They focus on intent and effect, not on the particular words chosen. Because we have been given genuine authority to create and use language, we are also held responsible for how we use it. The freedom to develop words does not remove the requirement to speak truthfully, to avoid harming our neighbor, and to honor God.

This distinction protects both liberty and responsibility. We are free to create and adapt language as part of our calling to rule. We are not free to use that language to lie, to slander, to take God’s name in vain, or to express contempt. The boundaries God has given are real, but they are not the exhaustive lexical lists many of us were taught.

This same pattern of delegated authority and clear but limited boundaries will

guide us as we turn next to the area of risk and the stewardship of resources. Just as God has given us authority to create words while still holding us accountable for how we use them, He has given us authority to engage uncertainty while still holding us accountable for faithful stewardship. Let us look at what He has actually said about productive risk.

II. Faithful Stewardship Includes Productive Risk, Not the Avoidance of All Uncertainty

Now we will examine what God says about gambling and determine if gambling is a sin or not. In the last section we saw that God has given humanity genuine authority under Genesis 1:26 to create language so we can think, form ideas, and fulfill our calling to rule. That same delegated authority extends to how we handle the resources and opportunities He has placed in our hands. What we find is that God expects us to engage with uncertainty rather than avoid it entirely.

Before we look at what Jesus actually said about stewardship and risk, we need to understand something foundational about the world God created. The foundation of what we commonly call “gambling” is probability. And probability itself is governed by what is known as the Law of Large Numbers.

Simply put, the Law of Large Numbers tells us that as the number of trials increases, the actual results will get closer and closer to what probability says should happen. For example, if you flip a coin, the theoretical probability is fifty percent heads and fifty percent tails. If you flip it only twice, you might get heads both times. That’s far from the expected average. But if you flip the coin a hundred times, or a thousand times, the results will move steadily closer to fifty-fifty. Over a very large number of flips, the difference between what actually happens and what should happen becomes statistically insignificant.

This principle doesn’t just apply to coin flips. It applies to almost everything in life. The world God created operates according to probabilities. Every choice we make carries some degree of risk because outcomes are never fully guaranteed. You can get hit by a falling branch while taking a walk. You can get into a car accident on the way to work. You can lose money in a business investment even when you’ve done everything right. Risk is woven into the fabric of reality.

This is important because God has called us to rule and develop the earth under the authority He gave in Genesis 1:26. That calling requires us to make decisions in an environment where outcomes are not certain. If we refuse every form of risk, we cannot fulfill the purpose for which God placed us here.

Because God has built a world governed by probability and because He expects us to engage with risk in order to fulfill our calling to rule, it is impossible for God to declare forms of risk-taking or gambling to be inherently sinful. What God has condemned is not the presence of risk itself, but the mismanagement of the resources He has entrusted to us. The sin is not in the uncertainty. The sin is in greed, deception, the neglect of our responsibilities, or the reckless waste of what God has given.

Jesus made this clear in one of His most direct teachings on stewardship.

Matthew 25:14-30 (NASB) records the Parable of the Talents. A master was going on a journey and entrusted his property to three servants according to their ability. To one he gave five talents, to another two, and to the last one talent. The first two servants immediately went to work and put the money to use. They traded with it and doubled what they had been given. When the master returned, he said to each of them, “Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.”

The third servant, however, was afraid. He dug a hole in the ground and hid his master’s talent. When the master returned, this servant said, “Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no seed. And I was afraid, and went away and hid your talent in the ground. See, you have what is yours.” The master answered, “You wicked, lazy slave! You knew that I reap where I did not sow and gather where I scattered no seed? Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest. Therefore take away the talent from him, and give it to the one who has the ten talents.”

Notice what Jesus commends and what He condemns. The two servants who took the resources they were given and engaged in productive activity, even though it involved uncertainty and the possibility of loss, they were praised. The servant who avoided all risk out of fear was called wicked and lazy. He returned exactly what he had been given and nothing more. Jesus presents the refusal to take productive risk as a failure of stewardship, not as a virtue.

All decisions in life carry some measure of risk. There is no such thing as a completely risk-free path. If we refuse every form of uncertainty, we cannot fulfill the purpose for which God has placed us here. The servant who buried the talent was trying to protect himself from loss, but in doing so he failed the very purpose he had been entrusted with the money in the first place. Avoidance of risk is not faithfulness. It is mismanagement.

This truth directly challenges a common misapplication we see today. Many people treat any activity that involves risk or chance as though it were automatically sinful. They speak as if “gambling” itself is the problem. But God has not said that. What God has condemned is the mismanagement of the resources He has given us. Consider a simple illustration. If I take money that has been entrusted to me and I set it on fire, that is clearly wrong. But does my foolish act make the existence of fire sinful? Of course not. Fire can be used for warmth, for cooking, for industry, and for many good purposes. The problem was not the fire. The problem was my deliberate waste and destruction of what had been placed in my care. In the same way, the presence of risk or a calculated decision involving uncertainty is not automatically sin. The sin appears when we mismanage what God has entrusted to us through covetousness, greed, deception, or the neglect of other responsibilities He has given us.

To see this more clearly, consider how we evaluate risk in ordinary life. Imagine we begin with a very small decision: using a modest amount of savings to invest in a legitimate side business or venture. There is some uncertainty. The business might succeed or it might struggle. Then we increase the scale. We commit more capital, take on a partner, or decide to leave a secure job to start a business full time. At each step the level of risk and potential reward grows. At what exact point does this cross from wise stewardship into sin? The line is not drawn by the presence of risk itself. God has not declared that engaging uncertainty is wrong. The question is whether the activity reflects faithful management of what He has given us or whether it has crossed into greed, the neglect of family or other duties, or the kind of desperate speculation that destroys trust.

This is why the Parable of the Talents is so important. Jesus does not commend the servants for playing it safe. He commends them for putting the master’s resources to productive use even though that required stepping into uncertainty. The same principle applies to us. Under the authority of Genesis 1:26, we have been called to rule and develop what God has placed under our stewardship. That calling requires us to make decisions that involve risk. Refusing every risk does not make us more spiritual. It makes us like the servant who buried his talent and was called wicked and lazy.

Of course, not every risky decision is wise. Some risks are taken out of greed or desperation rather than faithful stewardship. Some risks neglect clear responsibilities God has already given us. But the presence of risk itself is not the problem. The problem is when we abandon wise management, transparency, and responsibility in the pursuit of gain.

This brings us back to the heart of what God has actually spoken. He has not given us a rule that says “any activity involving chance or uncertainty is sin.” He has given us a much clearer standard: be faithful with what I have entrusted to you. That standard allows for productive risk while still condemning mismanagement, covetousness, and the neglect of our other God-given responsibilities.

In the next section we will see how this same principle of faithful stewardship applies to the area of rest and leisure. Just as God expects us to engage uncertainty rather than hide from it, He has also built rhythms of rest into His design for our lives. Let us turn there now.

III. Rest, Leisure, and Enjoyment Are Built into God’s Design

In the last section we saw that God expects us to engage with productive risk rather than hide from all uncertainty. Faithful stewardship does not mean avoiding every possible loss. It means using what God has entrusted to us wisely, even when the outcome is not guaranteed.

The same principle of wise engagement applies to the area of rest and leisure. God has not declared hobbies, recreation, or non-income-generating activities as sinful. On the contrary, He has built rhythms of rest and enjoyment into His design for human life.

From the very beginning, God established a pattern of work and rest.
Exodus 20:8-11 (NASB) commands, “Remember the sabbath day, to keep it holy. Six days you shall labor and do all your work, but the seventh day is a sabbath of the Lord your God…” This was not a suggestion. It was a direct command. God built regular rest into the moral law itself because He knows we are not designed for constant production. Rest is not a concession to weakness. It is part of His good design.

Jesus reinforced this when He corrected the religious leaders of His day.
Mark 2:27 (NASB) records Him saying, “The Sabbath was made for man, and not man for the Sabbath.” The religious leaders had added so many extra rules around the Sabbath that rest had become a burden rather than a blessing. Jesus pushed back against that. He healed on the Sabbath. He allowed His disciples to pick grain on the Sabbath. He showed that human need and genuine rest take priority over man-made restrictions.

Jesus Himself lived this balance. He worked hard, taught large crowds, and healed the sick, but He also regularly withdrew to lonely places to pray. He attended weddings and feasts. He enjoyed meals with all kinds of people. He was not constantly “on.” He modeled a life that included both meaningful

work and restorative rest.

This brings us to the common accusation that certain activities are simply a “waste of time.” Many people have been taught that hobbies, games, sports, reading fiction, watching movies, or enjoying leisure are inherently unproductive and therefore sinful. But this view often rests on a faulty premise.

The usual defense when someone enjoys gaming, sports, or entertainment is to point out that a very small percentage of people can make a living from it. They say, “Look, some people go pro and make good money, so it’s not a waste of time.” This argument concedes the wrong ground. It accepts the idea that an activity is only legitimate if it can generate significant income for most people. But that standard is neither biblical nor realistic.

The vast majority of people who play games, watch movies, read fiction, or pursue hobbies will never make significant money from them. That does not make those activities sinful. Hobbies and leisure are, by definition, pursuits whose primary value is not financial. Their value lies in enjoyment, relaxation, creative expression, stress relief, and the restoration they provide so we can return to our responsibilities with renewed strength.

God has given us the capacity to enjoy good things. He has given us the ability to create and appreciate stories, music, games, and beauty. These things have intrinsic value. Just because something does not produce income or advance a “serious” goal does not mean it has no value in God’s eyes.

At the same time, we must be honest. Everything enjoyable can be taken to an extreme and become harmful. The capacity for abuse does not mean the activity itself is wrong. We do not ban eating because some people become gluttons. We do not ban wine because some people become drunkards. We do not ban rest because some people become lazy. In the same way, we should not ban leisure, games, or entertainment because some people neglect their responsibilities or turn those things into idols.

Consider a few specific examples. Jesus drank wine and even turned water into wine at a wedding. He was accused of being a drunkard because He ate and drank with tax collectors and sinners. God has not declared the moderate use of alcohol to be sinful. He has condemned drunkenness and the neglect of responsibilities that often accompany excess.

David danced before the Lord with all his might when the ark was brought to Jerusalem. Scripture presents this as an expression of joyful worship, not as something shameful. God has not declared dancing to be sinful. When

dancing becomes sensual in a way that violates modesty or leads to other sins, the problem is the heart and the context, not the activity itself.

Jesus frequently taught through parables — fictional stories designed to convey deep spiritual truth. The Bible itself contains narrative, poetry, and dramatic elements. God has not declared fiction or storytelling to be sinful. When entertainment fills our minds with what is impure, violent, or dishonoring to God, the problem is the content and its effect on us, not the existence of stories or visual media.
The real issue with “wasting time” is not the activity itself. It is the heart posture and the proportion. Leisure becomes sin when it becomes our escape from calling and responsibility, or when it takes a higher place in our lives than God and the people He has given us to love. Restorative leisure that refreshes us and allows us to fulfill our other God-given duties is consistent with the Sabbath rhythm He established.

This is why internal validation matters more than external approval. We do not need society, or even other believers, to approve of every form of rest or enjoyment we pursue. We need to ask whether or not this activity brings value to our time of rest, stays within bounds Of moderation, and can be enjoyed without violating God’s commands.

God has not called us to constant production. He has called us to faithful stewardship that includes both meaningful work and restorative rest. When we understand this, we are freed from the pressure to justify every hour of our lives by some external standard of productivity. We are also freed from the opposite error of using leisure as a permanent escape from responsibility.

In the next section we will look at one more area where extra rules have often been added beyond what God has spoken. We will examine how God has addressed matters of clothing and appearance, and why many detailed dress codes go beyond the boundaries He actually gave.

IV. True Boundaries Protect the Heart and Relationships, Not Cultural Preferences

In the last section we saw that God has built rest and leisure into His design for human life. He has not declared hobbies, games, or creative enjoyment to be sinful. Instead, He calls us to wise proportion and a heart that honors Him in both work and rest.

The same principle applies when we look at matters of clothing and personal appearance. God has spoken clearly about modesty, sexual distinction, and the heart behind how we present ourselves. He has not given us a list of

forbidden modern garments or styles.

One of the few direct statements on clothing in the Old Testament is found in Deuteronomy 22:5 (NASB):
“A woman shall not wear man’s clothing, nor shall a man put on a woman’s clothing; for whoever does these things is an abomination to the Lord your God.”

This command was given in a specific cultural context. In ancient Israel, clothing was one of the clearest visible markers of gender and social role. The prohibition was aimed at preventing confusion of sexual identity and at rejecting certain pagan religious practices that involved cross-dressing in ritual settings. It was not primarily about fashion preferences or later cultural styles.

When we come to the New Testament, Jesus never addressed specific articles of clothing. He never gave instructions about pants, dresses, jewelry, makeup, or hairstyles. Instead, He consistently pointed people back to the heart. He warned against religious leaders who made a show of their outward appearance while their hearts were far from God. He taught that true defilement comes from within, not from external things.

This is where many church traditions have gone beyond what God has actually spoken. Over the years, various groups have developed detailed rules about women wearing pants, the length of hair, the use of makeup or jewelry, and many other specifics. While some of these rules may have been well-intentioned attempts to promote modesty, they often became cultural preferences treated as biblical commands. What was appropriate or modest in one generation or culture was sometimes declared sinful in another, even though God never gave those specific instructions.

God’s concern in Scripture is not with the latest fashions or cultural styles. His concern is with the heart. He calls us to dress in ways that honor Him, that reflect modesty, and that do not cause others to stumble. These are heart issues and relational issues, not fashion checklists. When we turn these heart principles into rigid, detailed dress codes that go beyond what God has said, we risk adding to His Word in the same way the Pharisees added extra rules to the Sabbath.

The Divine Binary approach keeps us anchored. We submit to the clear principles God has given: modesty, distinction between the sexes, and a heart that seeks to honor God rather than draw selfish attention. At the same time, we have freedom in areas where God has not spoken. Clothing styles change

across cultures and generations. What matters most is not whether someone wears pants or a dress, but whether their heart is humble, modest, and oriented toward loving God and others.

This brings us to the conclusion of our time together. We have examined several areas where the church has sometimes added rules beyond what God has actually said. Let us now draw everything together and consider what it means to walk in the freedom and responsibility Christ has given us.

Conclusion and Call to Action

We have walked through several areas where the church has often labeled things as sin without a clear statement from God. We looked at speech and the tendency to ban specific words rather than the categories of falsehood, slander, and irreverence that God actually addressed. We examined risk and stewardship through the Parable of the Talents and saw that God expects us to engage with productive uncertainty rather than avoid all risk. We considered rest, leisure, and enjoyment, and recognized that God has built rhythms of rest into His design and that the capacity for abuse does not make good things sinful. Finally, we saw that God has spoken to the heart issues of modesty and distinction, but He has not given us detailed cultural dress codes.

Throughout this message, one truth has remained consistent: God has given us clear boundaries on heart postures and faithful stewardship. He has condemned covetousness, greed, excess, falsehood, irreverence, and the neglect of responsibility. What He has not done is create exhaustive lists that ban hobbies, risk, leisure, specific vocabulary, or changing cultural expressions.

This matters because many of us have carried extra rules that God never gave. These rules can feel spiritual, but they often become burdens that Christ never intended for us to bear. When we add to what God has spoken, we risk turning the freedom of the gospel into another form of legalism.

The illustrations we used today point us back to the same reality. Just as gradually increasing risk in business decisions shows that the line is rarely drawn by God Himself, and just as the common defense of hobbies often concedes the wrong premise about money and value, we are called to return to what God has actually said rather than what tradition or culture has added.

All of life involves risk. Every decision carries some measure of uncertainty. If we refuse every risk in an attempt to stay safe, we will fail to fulfill the calling God has given us under Genesis 1:26 to rule and develop what He has

entrusted to us. The sin is not in the presence of risk. The sin is in mismanagement — when we allow greed, fear, laziness, or idolatry to distort how we use the time, resources, and freedom God has given us.

My challenge to you this week is simple but searching. Choose one area where you have been carrying an extra-biblical rule, perhaps around speech, risk, leisure, entertainment, or appearance. Ask yourself honestly: “Did God actually say this, or did I inherit this from tradition or culture?” Bring that question to Scripture. Pray about it. Talk with mature believers if needed. Then walk in the freedom Christ purchased for you while still honoring the clear boundaries He has given.

God is not calling us to carelessness. He is calling us to clarity. He is not calling us to license. He is calling us to be anchored freedom, freedom that is rooted in what He has actually spoken rather than in the shifting standards of men.

As we close, hear these words from Jesus:
John 8:36 (NASB)“So if the Son makes you free, you will be free indeed.”
Let us walk in that freedom, the freedom to speak truthfully, to steward resources faithfully, to rest without guilt, to enjoy good gifts without idolatry, and to honor God from the heart rather than from man-made lists.